

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  Date Submitted: September 29, 2009  (use as many sheets as necessary)		Application Number	10/816,496
		Filing Date	4/1/2004
		First Named Inventor	Mark Y. An
		Art Unit	3694
		Examiner Name	Trotter, Scott S.
Sheet 1 of 2	Attorney Docket Number	037607-0238	

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1	US 5,933,817	08-03-1999	Hucal	
	A2	US 5,995,947	11-30-1999	Fraser et al.	
	A3	US 2001/0027440 A1	10-04-2001	Tanaka et al.	
	A4	US 2001/0032158 A1	10-18-2001	Starkman	
	A5	US 6,456,983 B1	09-24-2002	Keyes et al.	
	A6	US 2003/0036996 A1	02-20-2003	Lazerson	
	A7	US 2003/0120566 A1	06-26-2003	Lipschutz et al.	
	A8	US 2003/0130934 A1	07-10-2003	Saunders	
	A9	US 6,684,192 B2	01-27-2004	Honarvar et al.	
	A10	US 2004/0030629 A1	02-12-2004	Freeman et al.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document Serial Number-Kind Code <sup>2</sup> (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		
	A11	BERKOVEK, et al., "Discrimination, Competition and Loan Performance in FHA Mortgage Lending", <u>The Review of Economics and Statistics</u> , May 1998, pp. 241-250, vol. 80, no. 2.		

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Receipt date: 09/29/2009

10816496 - GAU: 3694

PTO/SB/08 (09-06)  
Approved for use through 03/31/2007. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		Application Number	10/816,496
		Filing Date	4/1/2004
		First Named Inventor	Mark Y. An
		Art Unit	3694
		Examiner Name	Trotter, Scott S.
Date Submitted: September 29, 2009		Attorney Docket Number	037607-0238
(use as many sheets as necessary)			
Sheet	2	of	2

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	A12	FABOZZI, F., et al., "The Handbook of Nonagency Mortgage-Backed Securities", (2000), p. 305.	
	A13	HARNEY, K., "Measures for the Borrowers Need to Know", August 25, 2001, The Washington Post, pages 1-3.	
	A14	LACOUR-LITTLE, M., et al., "Improving Parametric Mortgage Prepayment Models with Non-parametric Kernel Regression", <u>The Journal of Real Estate Research</u> , Nov/Dec 2002, pages 299-312.	
	A15	MITCHELL, K., "Interest Rate Risk at Commercial Banks: An Empirical Investigation", <u>The Financial Review</u> , August 1989, pp. 431-455, vol. 24, no. 3.	
	A16	PETERSEN, C., "An Experimental Project Approach to Biology", <u>Journal of College Science Teaching</u> , November 2000, vol. 30, no. 3, pp. 162-165.	
	A17	Presentation by Fitch Ratings entitled "RMBS Credit Enhancement Model Development and Application" presented on November 6, 2003, 97 pages.	
	A18	SCOWCROFT, J. A., et al., "Managing Interest Rate Risk is Difficult, But Oh So Necessary", <u>Bottomline</u> , Feb 1990, pages 25-29.	
	A19	"Wal-Mart's Earnings Rise 26 Percent; Results Beat Analysts' Estimates by One Cent; [Five Star Lift Edition], <u>St. Louis Post - Dispatch</u> , St. Louis, MO., August 14, 2002, p. C.17, downloaded from the Internet 5/26/2007, <a href="http://www.proquest.umi.com/pqdweb?index=21&amp;sid=1&amp;srchmode=1&amp;vinst=PROD&amp;fmt">www.proquest.umi.com/pqdweb?index=21&amp;sid=1&amp;srchmode=1&amp;vinst=PROD&amp;fmt</a>	

Examiner Signature	/Scott Trotter/	Date Considered	11/21/2009
--------------------	-----------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

MILW\_7720702.1

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /ST/